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Welcome to your Municipality


**VluchtelingenWerk
Nederland**

Welcome to your Municipality

You recently came to live here in this municipality. This means having to find your way around in new surroundings, and possibly having to face many new challenges. You have to arrange matters concerning your house and make sure that your finances are properly organised. It is also important that you know how healthcare is arranged here in the Netherlands. The Dutch authorities also expect you to learn Dutch and to know what life is like in the Netherlands in general. VluchtelingenWerk Nederland (i.e. the Dutch Council for Refugees) can provide you with the information and support in the first few weeks for those things that are important in the new place where you have come to live.

This brochure outlines the most important issues that will be cropping up in these first few weeks. It also includes links to websites where you can find additional information. It's important that you realise that the rules talked about in this brochure aren't always the same in every municipality. The counsellor from VluchtelingenWerk in your area can tell you what the rules are in your personal situation and in the place you are living.

1. LIVING

When you move into a new house, there are a number of things that you need to arrange. The rent has to be paid every month so that you can stay in that house. You need to arrange for gas, water and electricity in your home and that you can watch TV.

• RENTING A HOUSE

You will be renting a house. That means you have to sign a tenancy agreement first; it sets out the rules for renting a property. If you have a partner,

you both need to sign the tenancy agreement. You have two weeks to move from the asylum seekers' centre to your new home, starting from the date you signed the tenancy agreement. You have to pay rent every month. The rent is not the same for every house.

• REGISTERING WITH THE MUNICIPALITY

Register with the municipality where your house is situated as quickly as possible. There they will record your details in their personal records database (BRP). These details are important when you are applying for such things as housing allowance, social benefit and child benefit. When you go to register, take with you as many official documents as possible so that you can prove your identity. Make sure that your details (and possibly those of your children) are recorded correctly and in full in the BRP. It is difficult to correct errors in the BRP at a later date. If you move house again, report that to the BRP in the new place where you move to.

• GAS, WATER AND ELECTRICITY

You need to arrange a contract for gas and electricity. The energy company you choose will estimate how much gas and electricity you will be using and you will pay a fixed amount every month for these services. The energy company checks to see how much you have actually consumed once a year. If you have consumed more gas or electricity than the power company's estimate, then you have to pay the difference. If you have consumed less, you will receive a refund.

The same applies to the water you use but this time you have to pay a different company. That company, too, looks at your actual

consumption and then sees whether you will have to pay an extra sum or receive a refund. Use water and energy efficiently; it will help you to avoid a large bill later on.

• INTERNET AND TV CONNECTION

You need to take out a contract with a provider to watch TV or to be able to use internet. There are various providers with a range of packages. The more options you choose, the more expensive the contract. Ask your counsellor at VluchtelingenWerk about the providers in your area. The website of the provider will have information about all the packages and offers.



- **MOVING HOUSE**

You have been allocated this house because you are a refugee. If you are not happy with this house, our advice is still to accept it. Refusing a house can lead to a lot of problems and is not a real option in practice. From now on, you have the same rights and obligations to live in the Netherlands as everyone else. This means that if you want to move to another house later on, you have to put your name down for a house first. Other municipalities often have long waiting-lists and it is possible that you will not be eligible – or not immediately eligible – for the house you had in mind. The situation can be different in each municipality.

2. FINANCIAL MATTERS

As a new resident in the Netherlands, you have to make many financial arrangements. You need money to live. There are also other expenses that need to be taken into account. The Dutch government has various arrangements to help you financially. At first, you will receive many papers from various organisations. If you arrange all the papers neatly in a file, you will be able to find things easily and quickly and you will know where to find documents. It is also advisable to make a copy of important documents.

- **DIGID**

A DigiD is a code that you use to arrange certain matters with the Dutch government over the internet. Your counsellor from VluchtelingenWerk can help you apply for a DigiD. Then you can use it to apply for allowances (financial support) from the Dutch Tax and Customs Administration, for instance.

- **BENEFITS**

UWV: You can apply for social assistance benefit if you have no work or income. First you have to register with UWV. UWV will record that you are a job-seeker. This is a precondition for getting unemployment benefit. Check the requirements at www.werk.nl

Social assistance benefit: If you are unemployed and not of pensionable age, meaning you are younger than sixty-five and six months (the current state pension age), you may be eligible for social assistance benefit. This is a benefit paid by the local authority where you are living. You usually apply for social assistance benefit on the same day that you sign the tenancy contract.

Supplementary income scheme for the elderly: If you have reached the state pension age and have not accrued full state pension rights, you may be eligible for the supplementary income scheme for the elderly (AOI). This supplement can be applied for from the Sociale Verzekeringsbank (SVB). Please go to www.svb.nl/int/nl/aio [English] for further information.

- **LOAN TO HELP WITH FURNISHING**

Most local authorities will give you a one-off loan to help furnish your house. This is referred to as inrichtingskrediet (a loan to help furnish your home). The amount of money lent to you depends on the size of your household and varies from municipality to municipality. You will have to repay the entire amount of the loan or perhaps only part of it to the municipality. Loan repayments are arranged through your benefit over a number of years: an amount is taken from your benefit every month for the repayment of this loan.





- **ALLOWANCES**

If your income is low, the Dutch government can sometimes pay towards some of your costs. You will then receive an allowance; the value will depend on your personal situation. You can apply for allowances from the Dutch Tax and Customs Authority but it may take some time before you actually receive any allowances.

Housing allowance: This is a monthly contribution towards the cost of renting your home.

Care allowance: This is a monthly contribution towards the healthcare premium that you pay to the insurance company (See Point 3. Healthcare/healthcare insurance). The Tax and Customs Authority sets the definite amount of the allowances at the end of each year. If you have been given too much, you will have to repay the

difference. For additional information see:

www.toeslagen.nl, [English], or call the Tax and Customs Authority, tel. 0800 – 0543.

Other allowances: In some cases, you can also receive an allowance or special assistance from the municipality if the municipality wants to give you financial support in a specific situation. The amount and the rules concerning these allowances differ from municipality to municipality. Each municipality determines its own policy on this, and VluchtelingenWerk has no influence in this respect. See for additional information: www.rijksoverheid.nl (keyword: bijzondere bijstand [i.e. special assistance]).

There may be more financial arrangements that apply in your situation. Ask VluchtelingenWerk in your municipality about these.

- **TAXES**

Income tax: If you are employed, you have to pay income tax and national insurance contributions. If you receive a benefit, the local authority or UWV pay these taxes. If the Dutch Tax and Customs Authority informs you that you have to file your tax return, you are advised to make an appointment by calling the Tax Information Line (0800-0543). They can help you fill in your tax return.

Water board tax: Every resident of the Netherlands has to pay water board tax. The water board uses this money to prevent floods, to maintain groundwater levels and to treat sewage. The water board sends its bill once a year. People on a low income can ask the water board – in writing – to pay a lower amount. Go to the local water board's website for additional information.

Municipal taxes: The municipality is concerned with the management of many of the things that ensure its residents have a pleasant environment to live in. For instance, collecting waste. The municipality sends a bill for this once a year. Each municipality has its own taxation and rules. So the costs can vary from one municipality to another. People on a low income can ask the municipality – in writing – to be exempt from paying municipal taxes (apply for remission). Go to your municipality's website for additional information.

- **INSURANCE**

You can take out various kinds of insurance of your own free will, for example for third-party

liability. This means that the costs will be paid if you or your child causes any damage by accident. This insurance is not compulsory but it is certainly advisable. Furthermore, it is not expensive. If you take out fire and home contents insurance, you can insure the things in your house against damage and theft. In addition, there are other insurance policies that you can take out to cover such items as the cost of a funeral, to save for a pension or to cover legal aid.

Please go to www.verzekeringen.startpagina.nl [Dutch] for further information.

The counsellor from VluchtelingenWerk can help you fill in and send in the forms and to make the applications. The counsellor has no further influence on these procedures. In the Netherlands it is not possible to haggle or bargain over procedures or regulations.

3. CARE

If you have a medical problem, you should always consult your family doctor first. Your doctor will refer you to a hospital if that is necessary. If you go directly to the hospital without a doctor's referral, you will have to pay for the treatment yourself. If the surgery is closed, you should first ring the doctor's out-of-hours service to discuss what you need to do.

If you have had an accident or have suddenly been taken seriously ill, you can go directly to the Emergency Department at the hospital. Make sure to take your ID and healthcare pass with you. You need to take out health insurance to pay for the costs of medical care.

- **HEALTH CARE INSURANCE**

Insurance against medical expenses is compulsory for everyone in the Netherlands. This health insurance pays part of the costs when you consult your family doctor, are prescribed medicine or receive hospital treatment. You have two weeks in which to arrange your health insurance after you leave the asylum seekers' centre. You arrange this for yourself and your family. If you do not take out insurance, you run the risk of a fine, and you will have to pay the total costs of medical care yourself. You take out health insurance with a health insurance company, which you will pay health insurance premiums. Depending on your income, you may be eligible for care allowance (see under 2. Financial matters/Care allowance). Basic health insurance is the same for everyone, but offers limited coverage. If you have many medical issues, it is best to take out

supplementary health insurance. Your case worker of VluchtelingenWerk can help you with this. Some local authorities have special health insurances for people on low incomes.

Deductible: Everyone must pay the first part of the medical costs themselves. This is called the deductible and the amount varies from year to year. For example, the deductible for 2016 is EUR 385 for an adult. The insurance company reimburses all the costs of treatment and medication that are covered by your insurance policy and are higher than the deductible. Consulting your family doctor is always reimbursed and no deductible applies, but your family doctor may prescribe medication for which you do have to pay a personal contribution. For more information, go to: www.rijksoverheid.nl (key words: health and care/'gezondheid en zorg').

Other insurances: You can take out various kinds of insurance of your own free will, for example for third-party liability. This means that the costs will be paid if you or your child causes any damage by accident. This insurance is not compulsory but it is certainly advisable. Furthermore, it is not expensive. If you take out fire and home contents insurance, you can insure the things in your house against damage and theft. In addition, there are other insurance policies that you can take out to cover such items as the cost of a funeral, to save for a pension or to cover legal aid. Please go to www.verzekeringen.startpagina.nl [Dutch] for further information.

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items such as a brace to straighten teeth are only covered under supplementary insurance.

4. CIVIC INTEGRATION

The Dutch government thinks it is important that you learn the language and about the way of life here in the Netherlands. That is the reason why civic integration is compulsory for all new residents between the ages of eighteen and the pensionable age (currently set at sixty-five and six months). Men and women alike must complete the civic integration course and sit the exam. You have three years to pass the exam from the time you are given a residence permit. You have to pass the civic integration exam before you can get a permanent residence permit and before you can acquire Dutch nationality.

Go to www.inburgeren.nl to read the rules, or ask your contact person at VluchtelingenWerk if there are civic integration consultation hours to ask your questions.

- **FAMILY DOCTOR**

In the new place you are living, you can ask a family doctor if he or she is willing to be your doctor. Sometimes a doctor is unable to take on new patients, and you will then have to ask another doctor.

- **DENTIST**

If you are having problems with your teeth, you go to the dentist. You can ask the dentist if he or she is willing to be your dentist. Adults over the age of eighteen years can take out supplementary insurance to help cover dentists' costs. Children up to the age of eighteen years are insured for most common forms of treatment under the standard insurance programme but

- **COSTS OF CIVIC INTEGRATION**

You can borrow money from DUO (the organisation that is responsible for the organisation of education in the Netherlands) to pay for the costs of the civic integration course and the examination. If you pass the civic integration exam within three years, the loan will be cancelled and you will not have to repay the loan to the government. If you fail to pass the civic integration exam within the three years, it may affect your benefit and residence status. For example, you cannot acquire citizenship until you have passed the civic integration exam. Go to www.inburgeren.nl [English] for additional information about DUO.





• CIVIC INTEGRATION COURSES

VluchtelingenWerk provides information on the civic integration courses available in your area or region and can advise you on which course is the best for you. Sometimes there are several organisations providing courses in your area. The website Blik Op Werk www.blikopwerk.nl/inburgeren/help-mij-met-zoeken also provides information on providers of civic integration courses in your area. VluchtelingenWerk itself also organises courses in certain areas. You are free to choose a provider.

5. LIFE IN THE NETHERLANDS

As a new resident in the Netherlands, you will be coming up against Dutch values and standards. They may be different from those you are used to in the country you come from. For example:

- People in the Netherlands generally find it important that you arrive on time for an appointment. If you can't manage this, they expect you to contact them to let them know.
- People are not used to a lot of noise and may complain about noise nuisance. You will be expected to keep the noise in your living environment at a reasonable level.

• IMPORTANT RULES AND RIGHTS IN THE NETHERLANDS:

- There is freedom of religion and expression in the Netherlands.
- Everybody is equal, no matter whether you are a man or a woman, heterosexual, homosexual or lesbian. If you are homosexual or lesbian,

you can find further information or help at www.coc.nl [English], www.veilighavenamsterdam.nl [Dutch] or www.veilighavenoost.nl [English].

- You may not discriminate against others and you may not be discriminated against. See also: www.discriminatie.nl [Dutch] or www.rijksoverheid.nl [Dutch] (keyword: discriminatie [i.e. discrimination]).
- You may choose whom you wish to marry. For more information on forced marriages: www.trouwentegenjewil.nl
- Violence is forbidden. If necessary, you can seek help from Veilig Thuis www.vooreenveiligthuis.nl or 0800 2000, the Children's Helpline (i.e. Kindertelefoon): 0800-0432 or www.kindertelefoon.nl [Dutch], www.alsniemandietsweet.nl [Dutch], www.hallokezban.nl [Dutch], www.chatmetfier.nl [Dutch], Call 112 in an emergency. Female genital mutilation is forbidden and it is a criminal offence, as is being an accessory. For further information: www.rijksoverheid.nl [Dutch] (keyword: meisjesbesnijdenis [i.e. FGM]). You can report FGM at www.amk.nl [Dutch] or to the police.

LIVING IN THE NETHERLANDS – FURTHER INFORMATION

Other things that are useful to know:

• PUBLIC TRANSPORT

You need a public transport or OV pass to be able to travel on the train, tram, bus or metro. You can buy a pass at the ticket desks or

machines of the various transport companies. If you buy a personal OV pass, you can add credit to it automatically from your bank account. You can also check your travel history online (journey history) and print it out. The municipality can sometimes ask for this if they are paying for your travel expenses. For further information: www.ov-chipkaart.nl [English] of www.uitlegov-chipkaart.nl [Dutch].

Tip: Find out about the purchase of a discount OV pass if you travel a lot in the Netherlands. It can save you a lot of money.

• FOREIGN DRIVING LICENCE

If you have a driving licence from your country of origin, it is not always possible to use it if you want to drive in the Netherlands. It depends on the country where you passed your driving test. You have to exchange your driving licence and, in some cases, take the driving test again. For further information www.rwd.nl [English] (keyword: foreign driving licence)

• APPLY FOR TRAVEL DOCUMENTS

If you want to travel abroad, you need a passport. If you have a residence permit, you can apply for a Dutch refugee passport. Your municipality can provide you with further information on this subject.

TO CONCLUDE

As a newcomer to this municipality and as a newcomer to the Netherlands, you will have many new experiences in these first few weeks. You will need time to get used to a new way of life. And these first steps in familiarising yourself with a completely different culture will be tiring for you, as well. We at VluchtelingenWerk want to help and support you in finding your way around here. We will work with you to ensure that you feel at home in your new surroundings as quickly as possible.




VluchtelingenWerk
Nederland

Algemeen Nut
Beogende Instelling
ANBI

Digitale gemeentebank
**NATIONALE
POSTCODE
SLOTEN**

CBF
VOOR
GOEDE DOELLEN